

RESUME

OBJECTIVE

To utilize over twenty years of bank regulatory experience in a position as a Bank Examiner.

PROFESSIONAL EXPERIENCE

Senior Thrift Examiner

Office of Thrift Supervision, Jersey City, New Jersey * 1980 – 2002.

Supervised and managed the work of assistants in the safety and soundness examination of the most complex institutions in the Northeast Region of the Office of Thrift Supervision. Emphasis was placed on evaluating the banking practices and financial soundness of the institution, and determining whether the risks associated their activities are adequately managed and controlled. Prepared a report of examination detailing conclusions regarding the overall financial condition of the bank, the adequacy of management risk control practices, potential problem areas, and recommendations for corrective action. Presented findings to senior management and the Board of Directors.

Responsibilities included:

- Assessing the adequacy management.
- Evaluating loan underwriting policies, procedures, lending practices, and risk-monitoring systems.
- Assessing the adequacy of accounting systems, internal controls, and the internal audit process.
- Determining compliance with Federal laws and regulations.
- Analyzing the trend and adequacy of the bank's earnings and capital.
- Evaluating the institution's exposure to liquidity and interest rate risk.

Previous work experience was as a Bank Examiner with the New York State Banking Department and as a Commercial Credit Analyst with a mid-sized bank.

EDUCATION

BBA in Finance, Bernard M. Baruch College, New York, New York
Graduated Cum Laude.

REFERENCES

Excellent references available upon request.